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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO
09/466,271	12/17/1999	IAN M. DRYSDALE	FDC-0135-PUS	9967
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MARK E STUENKEL			EXAMINER	
BROOKS & KUSHMAN PC 1000 TOWN CENTER 22ND FLOOR SOUTHFIELD, MI 48075		KANOF, PEDRO R		
			ART UNIT	PAPER NUMBER
			3628	

Please find below and/or attached an Office communication concerning this application or proceeding.

PTO-90C (Rev. 07-01)



Office Action Summary

Application No. 09/466,271 Applicant(s)

Examiner

Art Unit

DRYSDALE

KANOF 2164 -- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --Period for Reply A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE three MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION. - Extensions of time may be available under the provisions of 37 CFR 1.136 (a). In no event, however, may a reply be timely filled after SIX (6) MONTHS from the mailing date of this communication. - If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely. - If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication. - Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). - Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b). **Status** 1) X Responsive to communication(s) filed on *Dec 17, 1999* 2a) This action is FINAL. 2b) This action is non-final. 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under Ex parte Quayle, 1935 C.D. 11; 453 O.G. 213. Disposition of Claims 4) X Claim(s) 1-16 is/are pending in the application. 4a) Of the above, claim(s) is/are withdrawn from consideration. 5) (Claim(s) is/are allowed. 6) Claim(s) 1-16 is/are rejected. 7) Claim(s) ______ is/are objected to. are subject to restriction and/or election requirement. 8) L Claims **Application Papers** 9) \square The specification is objected to by the Examiner. 10) ☐ The drawing(s) filed on is/are a) ☐ accepted or b) ☐ objected to by the Examiner. Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a). 11) ☐ The proposed drawing correction filed on is: a) ☐ approved b) ☐ disapproved by the Examiner. If approved, corrected drawings are required in reply to this Office action. 12) The oath or declaration is objected to by the Examiner. Priority under 35 U.S.C. §§ 119 and 120 13) Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f). a) All b) Some* c) None of: 1. Certified copies of the priority documents have been received. 2. Certified copies of the priority documents have been received in Application No. 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)). *See the attached detailed Office action for a list of the certified copies not received. 14) Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e). a) \sqcup The translation of the foreign language provisional application has been received. 15) Acknowledgement is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121. Attachment(s) 1) X Notice of References Cited (PTO-892) 4) Interview Summary (PTO-413) Paper No(s). 2) Notice of Draftsperson's Patent Drawing Review (PTO-948) 5) Notice of Informal Patent Application (PTO-152) 3) X Information Disclosure Statement(s) (PTO-1449) Paper No(s). 6) Other:

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DETAILED ACTION

Claim Rejections - 35 USC § 102

1. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless -

- (b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.
- 2. Claim 1-3, 6-13, and 15 are rejected under 35 U.S.C. 102(b) as being anticipated by Muftic (U.S. Patent No. 5,850,442).

Claims 1 and 12: Muftic discloses a service terminal and a method of performing a card transaction, the method comprising:

accessing a web server using a transaction device, wherein the web server includes commands for processing the transaction (Col. 9, lines 15-55); and

entering a transaction card into a card reader of the transaction device in order to enter transaction information associated with the card into the web server (Col. 10, lines 23-55).

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Claim 2: Muftic discloses the method of claim 1 wherein accessing a web server comprises accessing a web page of the web server, and wherein the web page includes commands for processing the transaction (Col. 10, line 56-col. 12, line 4).

Claim 11: Muftic discloses a method of performing a card transaction, the method comprising:

accessing a web server using a point of service terminal having a web browser and a card reader, wherein the web server includes commands for obtaining authorization of the transaction (Col. 9, lines 15-55, Col. 10, lines 23-55, and col. 12, lines 39-58);

entering a transaction card into the card reader in order to enter an account number associated with the card into the web server and responding to prompts generated by the web server using the terminal (Col. 12, line 53-col. 14, line 19); and

obtaining authorization for the transaction through the web server (col. 12, lines 39-58).

Claims 3 and 13: Muftic discloses a service terminal and a method of claims 1 and 12. Muftic also discloses entering additional transaction information into the web server (Col.13, line 11-col.16, line 40).

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Claim 6: Muftic discloses the method of claim 1. Muftic also discloses the displaying information on a display device of the transaction device (Col. 18, line 11-col.19, line 49).

Claims 7, 8 and 15: Muftic discloses the terminal and the method of claims 6 and 12. Muftic also discloses the displaying information includes displaying an electronic coupon and an advertisement downloaded from the Internet (Col. 20, line 19-col. 21, line 17)

Claims 9 and 10: Muftic discloses the method of claim 1. Muftic also discloses obtaining authorization for the transaction through the web server and updating the commands of the web server(Col. 12, line 5-col. 14, line 62).

Claim Rejections - 35 USC § 103

- 3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:
 - (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

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4. Claims 5 and 14 are rejected under 35 U.S.C. 103(a) as being unpatentable over <u>Muftic</u> (U.S. Patent No. 5,850,442).

Claims 5 and 14: Muftic discloses the terminal and the method of claims 3 and 14 wherein entering additional transaction information. However, Muftic does not specifically disclose includes entering the additional transaction information using a keypad of the transaction device. Official Notice is taken that it is old and well known within the computers art to use a keypad of the transaction device (see Microsoft Computer dictionary, p335). Therefore, it would have been obvious to one having ordinary skill in the art at the time the invention was made to use a keypad of the transaction device. One would have been motivated to use a keypad in order to facilitate easy data insertion, access, and update.

5. Claims 4 and 16 are rejected under 35 U.S.C. 103(a) as being unpatentable over <u>Muftic</u> (U.S. Patent No. 5,850,442) in view of <u>Athing et al.</u> (U.S. Patent No. 5,987,498).

Claims 4 and 16: Muftic discloses the terminal and the method of claims 3 and 15 wherein entering additional transaction information. However, Muftic does not specifically disclose includes entering the additional transaction information using a touch sensitive screen of the transaction device. Athing disclose such step (Col. 9, line 44-col. 11, line 18, and col. 1, line 28-col. 13, line 23).

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Conclusion

6. The prior art made of record and not relied upon is considered pertinent to applicant's

disclosure.

7. Any inquiry concerning this communication or earlier communications from the examiner

should be directed to Exr. Pedro R. Kanof whose telephone number is (703) 308-9552. The

examiner can normally be reached on weekdays from 7:30 a.m. to 4:00 p.m.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, Mr. Vincent Millin, can be reached on (703) 308-1065. The fax phone numbers for

this Group are: Customer Service (703) 872-9325, Before Final (703) 872-9326, and After Final

(703) 872-9327.

Any inquiry of a general nature or relating to the status of this application or proceeding

should be directed to the Group receptionist whose telephone number is (703) 308-1113.

PRK-5/17/02.

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